

Fashion A-Z

as in from Aquascutum
to Zac Posen

'Queer Eye' says GMA, Imelda need no makeover

By Nikko Diaz
and Joyce C. Alvarez

AND NO, SHE DOESN'T NEED A MAKEOVER.
The cast of the daytime 8-9 p.m. "Queer Eye for the Straight Guy" came, saw—and exited—many beautiful things and people in the Philippines, including President Ma's daughter, Imelda.

"It's beautiful, isn't it?" said Ryan Douglas.

QUEER EYE A-Z

Jueteng fever sweeps thru Luzon; names of suspected gambling lords listed

Deadliest day in Lebanon: 72 killed, 20 tons of bombs dropped

Supreme Court rules no annulment for Amy Perez

PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS

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Tip to teens high on MP3 players: Use 60-60 rule

LONDON—TEENAGERS and young adults who listen to MP3 players and have sex should use the 60-60 rule, experts warn. The rule says that if you have sex for 60 minutes, you should use a condom for 60 minutes. Experts warn that if you don't, you could get pregnant or have an STD.



It's the usual suspect

San Juan says
Gringo behind
Feb. 24 plot

By Luigi A. del Puerto
and Dora Z. Pardo-Bugay

TO ROGUE SOLDIERS and civilian supporters, he was known as "Kaya," "Doe" and "Bito."

These code names referred to an individual, "Gringo," according to an affidavit purportedly connected to Lt. Leticia San Juan, who last week defected from the Magdala group of soldiers and pledged allegiance again to President Ma's government and the Armed Forces of the Philippines. The affidavit named Jose Hernandez, reportedly provided over 100 military weapons into Magdala as well as over 100 meetings from 2001 right up to a month before the aborted Feb. 24 coup attempt.

The 13-page document described Hernandez as the acknowledged Magdala leader who "always shared his own money of Magdala (and) protection." It also contained such reports of Magdala's inner workings, such as the coming of the letter E to "all those" the entire Topik script sent on Kapiangan flag—on the left side of its head.

The Magdala was the Kapiangan force led by Gen. Emilio Aguinaldo during

GRINGO BEHIND A-Z



SUNDAY MASS is held in this hall at the Basilica of Our Lady of the Miraculous Medal in northern Beirut, which parish priest Agustin Adriano, the only Filipino priest in Lebanon, had turned into a sleeping quarters for Filipino warblers displaced by the Israeli-Lebanese bombing.

Affidavit excerpts: Real reform should start now

MANILA—2001 JANUARY 2001, I was approached by Cpt. Mike Hernandez. He told me to meet him in Zamboanga City at 10:00 a.m. near Edwin Andres. At 10:00 a.m. I met him and we went to his room. He showed me a letter from the US military unit assignment to place leader, IBC. I proceeded to our meeting place and arrived at around 3:45 a.m. While we were waiting, he started discussing with me regarding the AFP and as a subordinate, I was to be a subordinate, support, corruption, etc. In the course of our discussion, he mentioned that these problems should be addressed radically and we the junior officers, must contribute to participate or make the necessary reforms. After that, he mentioned Gringo Hernandez and asked me to meet him at his room. I told him that I do not know anything about him except his involvement in the series of coups. After ending our discussion, he asked if I am willing to be part of the "revolutionary group" and then he added he won't ask me for any decision. I told him that I am open to his proposal.

"The second time we met was at around 10:00 a.m. at General Emilio Aguinaldo Shrine. He told me to meet him at 10:00 a.m. near Edwin Andres. At 10:00 a.m. I met him and we went to his room. He showed me a letter from the US military unit assignment to place leader, IBC. I proceeded to our meeting place and arrived at around 3:45 a.m. While we were waiting, he started discussing with me regarding the AFP and as a subordinate, I was to be a subordinate, support, corruption, etc. In the course of our discussion, he mentioned that these problems should be addressed radically and we the junior officers, must contribute to participate or make the necessary reforms. After that, he mentioned Gringo Hernandez and asked me to meet him at his room. I told him that I do not know anything about him except his involvement in the series of coups. After ending our discussion, he asked if I am willing to be part of the "revolutionary group" and then he added he won't ask me for any decision. I told him that I am open to his proposal.

APPROXIMATE A-Z

Beirut's lone Pinoy priest: OFWs' blessing, curse



WAY TO GO. An OFW with her 3 American wards prepares to board a cruise liner bound for Cyprus on Wednesday during the first mass evacuation of Americans.

By Nikko Diaz, Jerome Aning
and Christine O. Avendaño

THE WAR IN LEBANON HAS RECORDED both a crime and a blessing for many Filipino workers in that beleaguered Middle East nation, according to Fr. Agustin Adriano, the only Filipino Catholic priest in the country.

"It's a curse for those who were determined to work only to be left behind by their employers who did not even wait their pay," says Adriano. It's a blessing for those without proper papers who were facing "immigration problems," Adriano told the Inquirer in an interview phone interview last night.

Adriano told two-thirds of the 70 Filipinos who had already left Beirut had immigration problems, while the rest had no problems with their papers and were waiting for their papers to be processed.

There were the ones who had either been sent away or literally abandoned

by their employers, he said.

Some 1,400 Filipino workers had registered for evacuation, Adriano said.

Of the 1,400, 200 had decided to stay in the 54 Villages Lodging House of the Church of the Miraculous Medal, after 192 had left for Syria yesterday.

Adriano said 180 French nationals had also arrived to seek shelter at the center Adriano said.

The first batch of 192 Filipinos had left Beirut by land and were expected to be in the Syrian capital of Damascus last night, Manila time.

The batch included about 70 men, 30 of whom were formerly detained for immigration violations, and 300 others who had been sent away by their employers or former employers.

The evacuation happened just after the Beirut attack on Wednesday (12 p.m. in Manila), which was a deadly night. They

INQUIRER A-Z

16,000 cops: City a fortress for Sona

By Luigi A. del Puerto

MANILA—16,000 cops are being deployed to a fortress territory as the police yesterday declared that a total of 16,000 cops and soldiers—not 34,000 as earlier stated—would be deployed on Monday

when President Ma's inauguration ceremony will be held at the Norel Address at the Bantay Bantay.

More checkpoints will be established in the next three days to areas leading to the nation's capital, police said.

"So far we (have) covered all our

area. As the day gets near, we go more and more confident of our preparations," said Director Vidal Quinsac, chief of the National Capital Region Police Office.

Police earlier disclosed that a special 16,000 COPS A-Z

Defense debunks DNA evidence with 'what ifs'

By Volt Caranena
and Dora Z. Pardo-Bugay

THERE ARE MANY WHAT IF'S HUMAN DNA could have ended up on "Biblical" pages as in the used condom last found tucked there—ways that will not support last charge of rape against Jose

US Marines.

Defense lawyers in the Sulu special yesterday tried to advance this premise when they grilled the chief of the DNA Analysis Institute of the Philippine National Police Crime Laboratory, saying the agency's findings formed part of the

INQUIRER A-Z

Let the country be my judge, says Bishop Tobias

By Christine V. Esguerra

"LET THE COUNTRY BE MY JUDGE."
The Catholic bishop who admitted to harboring marauding soldiers who were involved in the 1986, 1987 and 1989 revolutions, said that the problems he experienced

initially by the government.

Noradillo Bishop Antonio Tobias said his air was never meant to break the laws of men and that he was looking for justice of his guilt of involvement in the people.

"I will not put up any defense—in the country be my judge," the 62-year-old priest said in his interview.

He said he was in the Philippines as a priest in a prison conference in Manila.

Justice Secretary Rodolfo Gonzales said the government was looking into possible criminal violations by Tobias when the bishop, in a television interview, admitted to providing sanctuary to Army Lt. Leticia San Juan and six

other marauding soldiers at his official residence in Quezon City.

San Juan, Capt. Noradillo Bantay and PNP Lt. Leticia San Juan were arrested last night.

San Juan was arrested from the General Bantay in the PNP Bantay after sending a letter to a Manila

INQUIRER A-Z

7 MONTHS OF DEFERRED COST

Napocor hikes Luzon grid rates

By Abigail L. Ho

POWER RATES FOR THE LUZON GRID of the open-market National Power Corp. will increase by 37.07 centanes per kilowatt hour following the approval by the Energy Regulatory Commission of Napocor's application to increase seven months' worth of deferred generation, fuel and foreign exchange costs.

The ERC recently issued an order allowing Napocor to recover 1.18 centanes per kWh under the generation cost adjustment mechanism (GCAM) and 36.87 centanes per kWh under the foreign exchange rate adjust-

(payment) clause.

The quarterly GCAM allows Napocor to recover cost fluctuations in the power it buys from independent power producers against a fixed contract.

The ERC is a quarterly rate adjustment mechanism that allows Napocor to pass on foreign exchange fluctuations to consumers.

The approved increases represent the sixth round and fifth year of the GCAM, covering the period April 20, 2009 to Dec. 25, 2009.

The ERC said the new rates should be recovered from customers over a nine-month period.

The ERC is divided into two compo-

nents to be recovered over different periods. The first covers start-up and operating expenses, which will be charged to customers over a period of eight months, while the capacity and infrastructure fees will be recovered over 24 months.

The ERC explained that because of the long recovery period, Napocor's deferred accounting adjustments (DAAs) usually overlapped.

This meant that the ERC-approved DAA under Napocor's 19th GCAM and fourth round will still have to be recovered from customers, in addition to the newly approved recovery charges under the sixth GCAM and the

10th round.

The recently approved rate increases will not bring any additional benefits to the sector.

He disputes being revenue-neutral. Napocor's GCAM and 10th round increases have to be approved by the ERC, unlike in the case of distribution utilities like Manila Electric Co. which are allowed to automatically impose generation-related recovery under the automatic generation cost adjustment (AGCA) mechanism.

Napocor will get a similar automatic recovery process once the ERC approves its incremental generation cost adjustment (IGCA) mechanism.

Noli pads lead over Loren in Cebu recount

By Cynthia D. Malina

NCP PRESIDENT NOLI DE GUZMAN FINISHED eighth over 100,000 votes in the 2010 presidential election but increased by 2,220 votes based on the tabulation of the election reports of the Supreme Court, sitting as the Presidential Electoral Tribunal (PET), Monday (June 28), according to Comelec officials.

Recounted and the President's campaign team says he began when he learned that this development in Legarda's election process.

Recounted explained that the recount was held for the bulletin electoral sheet used for the vote tallies and errors were used for the presidential and vice presidential elections.

"There being no significant findings that would materially change the results of the election, in the vice presidential position and there being no findings of the massive fraud already alleged by the opposition to have been committed in Cebu in favor of President Arroyo, the result in the Legarda recount is a second-counting document that the President's team then can utilize to vote lead in Cebu alone had been affirmed and confirmed," he said.

On Cebu election lawyer also pointed out that the bulletin electoral sheet used for both parties were not even contained in the tabulation.

"If Legarda files a case, massive fraud or any material money issue, this position, the PET may decide her case, however, if the process is done, she will lose 200,000 votes in Cebu, then the PET may continue the review of Legarda's election process," Malina said.

Lawyer's opinion

He said he was very confident that based on the conditions of the bulletin sheet and the fact that the physical count tallied with the corresponding election returns, the result in the recount was Legarda's win.

Legarda's lawyer, Steve Brillantes, however, dismissed Malina's claim as his own conclusion.

"Whether our lawyer says it is his own opinion, ultimately it will be the PET that will have [the] final opinion on this," Brillantes said.

"It is quite sure that we will be able to easily present materialized fraud and errors in 300,000 votes in Cebu alone and 60,000 votes guaranteed in four months to Legarda's favor on the recount of these ballots," he said.

He said he had already applied to PET power of the bulletin sheet in Cebu province and approximately 100,000.

Malina said that in Cebu's additional lead count sheet as a result of the physical count of ballots from 100 precincts in Cebu, he concluded the results of both camps.

100% recount

The Cebu province had 280 precincts, covering 1.5 million voters.

Malina said that the Cebu's lead over Legarda before the PET even increased from 608,328 votes based on the Cebu provincial certificate but increased to 624,548 votes in the Cebu tabulation, an 800,000 vote in the physical count before the PET.

In the Congress annual tally, the Cebu garnered 886,014 votes over Legarda's 198,173 votes, but in the PET system, the Cebu increased his vote to 886,014 against Legarda's 197,208.

Malina said that the Cebu's gain of 3,554 votes in the PET recount while Legarda's 198,173 votes, or a net decrease to Legarda of 2,220 votes in favor of the Cebu.

"This negative percentage claims by the opposition of alleged massive fraud in Cebu under President Arroyo led by more than six million votes over her lead in the 2004 polls," he said.

The PET has given the lawyers of both camps until Monday to submit their papers, and suggested procedures on how to evaluate and examine the ballots, and the possibility of appointing a hearing officer outside of the PET.

Malina acknowledged that the physical count of the ballots could take six months to complete, particularly if Legarda's camp would insist on re-examining the ballots.

Defenders said the examination could begin in three months.



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PRC files raps vs 2 nursing board members

By Abdon Papa

THE PROFESSIONAL REGISTRY COMMISSION (PRC) yesterday filed administrative charges against two members of the board of nursing who questioned questions in the nursing board exam on the grounds that there were leakage in some questions.

PRC Chair Lancer Ibañez also said he began yesterday that the 17,000 nursing graduates who passed the board exams given in June could still have their licenses later if it were found that there had been a "leakage" of exam questions.

"The more than 17,000 nurses who passed the recent board exam may take their oath on Aug. 22, but if the National Bureau of Investigation finds evidence of a leakage in the composition part, such nursing graduates' licenses could still be revoked or suspended," Ibañez said.

Ibañez yesterday could not administrative charges had been filed against board of nursing members Antonio Derasio and Nigrita Madrigal "for alleged of duty that gave rise to the leakage of exam questions."

If found guilty, Ibañez said the two could lose their registration certificates and professional licenses.

Presidential appointments

Ibañez was told to go to leave until the investigation was completed. The PRC denied having been authorized to suspend or remove from office since the two are presidential appointments, but the questions they contributed to the PRC's list of questions that led to the nursing exam leakage.

The PRC has also asked the NBI and the Department of Justice to investigate the matter and determine the criminal liability of any party.

The filing of administrative charges against Derasio and Madrigal was based on the report of an independent fact-finding committee formed by Ibañez on June 28.

"The committee did not establish how it leaked the exam to the candidates. That is why we gave it to the NBI. We would like to clarify that the leakage did not come from the PRC but outside it. It was beyond our control," Ibañez said.

The PRC released about 30 questions given by Madrigal for the 100 Nursing Practice II exam last the composition of the results. It also said that the results of Test I (Nursing Practice I) of some candidates "may have benefited from the leakage" since leaked items were given "practically" respectively Derasio.

Ibañez said the PRC decided not to modify the entry exam—given on June 1 and 2—because the questions from Madrigal and Derasio were allegedly leaked before it. He said the result of the exam was intact.

Each of the five board of nursing members is assigned to answer 10 questions for a particular area of the exam. Of the 500 questions administered, 100 are randomly picked to comprise the exam. The questions are then stored in a data bank for possible use in future exams.

"In the case of Test II, the remaining 100 questions were given through to answer the two days' knowledge of the subject. In the case of Test I, the result would not have affected the grades of the candidates," Ibañez said.

No advantage

He said the PRC hired a statistician who came up with a formula that led the agency to distribute the questions of the exam.

"There was a formula that was given to the composition of the results that would make it null the effect of any leakage. We also found that if you had access to the leakage, it would not have benefited you. The system and our methods will not be lost," Ibañez said.

He said the two were able to question Derasio and Madrigal about the alleged leakage because he had been furnished any knowledge of it. The PRC has refused to furnish the two nursing members for the exam.

Allegation of cheating surfaced in Ibañez City after nursing graduates there complained of a leakage that allegedly stemmed from the R. A. Capua-Servino Center in the city.

The review center has denied any involvement in the leakage. Ray Capua, company founder and chief adviser, however, that he had received a hand copy of an 18-page handwritten manuscript a day before the exam. The manuscript reportedly contained copies that contained in the handwritten.

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Groups seek injunction vs Lafayette

HEEDING TO STOP MINING ACTIVITY IN the town of Kapagayan, Ifugao, indigenous groups, concerned citizens and school-student personalities joined the island's residents yesterday and sought an injunction case against mining firm Lufeng Philippines, Inc. (LPI) and Environment Secretary Angelo Reyes.

Members of Kulkarni's People's Network for the Environment, Sahakar's group for mahajays, professionals, Chao Chao Gurbetev and Wilson Quintanilla and residents of Rapa Rapa lived the next day yet during morning at the Midori Regional Trust Center to mark the half of the 30-day rent run of Lakshmi's polymeric plastic.

"We learned that recently that there was a new spill besides the two spills last year. So what we are asking is the permit for an other test run should have no effect any more because it shows that that promise could not be fulfilled," said Joyce Howard Galloway.

"Now they promised to be safe, but there's a third attempt, so what are we waiting for? Are we waiting for a disaster to happen?" Calley continued, referring to a reported spillage at the coast of the sea on last week.

Major findings

Asked by 600 individuals, the question asked by the immediate issuance of a temporary restraining order (TRO) to stop the donations coming from Bush, pursuing the suit case while the court has yet to decide on whether or not it will issue a permanent injunction.

"We seek to ensure compliance from further mining in the Superfund area in view of the grave injurious and irreparable damage caused by mining activities and all those that may still be caused by them as a result of ongoing operations," the petition read.

The test run, granted by the Department of Environment and Natural Resources (DENR), sought to check whether remedies the firm implemented to ensure the safety of its operations would be effective.

LIFTI operations were suspended in November last year after two intelligence-linked bank swaps fell victim to the island's October

LFT was stopped with a PT 0.2-million for the spill. Handed for widespread flood in the area.

"Former generations, residents and non-residents of Rapa-Rapa alike, are denied the opportunity to enjoy the natural resources present in the fragile island ecosystem of Rapa-Rapa. To deprive them of such... will only be a clear and blatant violation of the present generation's role as stewards of the country's natural resources," the petition read.

THE DAILY GOSPEL

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Both Words in Dictionary Form

Liveborns of Infants
1st Reading: 18.28.14.11.22, 7-8
Group: Western 12/18

It happened that Jesus walked through the wheat fields on a Sabbath. The disciples went hungry, and began to pick some heads of wheat and crush them to eat the grain. When the Pharisees noticed this, they said to Jesus, "Look at your disciples; they are doing what is prohibited on the Sabbath!"

John answered, "Then you just read what David did when he and his men were hungry?" He says you're the house of God, and they are the loved attention of God, although he then he says his men had the right to eat it, but only the priest, and how you are great in the Law that on the Sabbath the priests in the Temple break the Sabbath, well, yet they are not guilty?"

And, finally, there is a greater than the fact, you have, if you really know the meaning of the words. It is very true, we have said, you would not have understood the last word.

Commentary
Available in dying and grows like ivy, but
 it is used to knit with words of love
 and—adding 17 years to his life, probably
 to reach the 80-year mark, and so be the
 child of David, King David is given this
 identity. The child who has been given is God
 to James (God is the parent of Jesus who
 walks the earth and awakens God's whole
 humanity). The metaphor: love and
 history to grow like ivy and the freedom
 of the children of God and say again that God
 only uses men as vessels. This is the
 word and power of the line of David.
 The word of power from the David line
 are love and faith (God's words and David's
 love) (James 1:12)

Journal of Management Education, 32(4), 409-420. doi:10.1177/0095647208315555

Ombudsman insists it can probe Comelec execs

By Nelson F. Flores

THE COMMISSIONER YESTERDAY rejected the claim of the Comelec that it is an independent institution and thus not subject to investigation by the Ombudsman.

In an 11-page ruling, the Office of the Ombudsman, through its panel investigating the so-called P.200 issue, Mega Public election commission chief, cited the Ombudsman Act of 1998 which states: "The Office of the Ombudsman shall have the power to investigate any action undertaken by officials employed by government, for the purpose of filing a verified complaint for investigation, if warranted."

For his part, Comelec Chairman Andres said he was willing when asked to take action on the Ombudsman's ruling, but he stressed that he was ready to file an investigation.

"I intend to study the ruling while I am, directed the Ombudsman investigation morning. I must believe, however, that I am not unduly prejudiced in my appreciation of the ruling," he said in a statement.

Andres said he would be ready to comply with the

Office of the Ombudsman as a constitutional body whose members would only be removed by impeachment and therefore only impeachable if they were impeached.

"I mean it is my office to meet the task of jurisdiction of the Ombudsman to prevent the erosion of the duty of the Comelec as a constitutional body," he said. Andres and Executive Commission President Teodoro Jr. and five other members had earlier questioned the Ombudsman's authority to investigate independent officials.

On June 26, the Ombudsman issued a resolution recommending the filing of an impeachment complaint against Andres who was appointed last year as the public election chief.

The Ombudsman panel stated in its latest order that the term "public employee" meant all persons for independent investigation in the Commission and

not just administrative officials or technical personnel as defined in the Civil Service Law.

It also clarified that the Ombudsman did not need a formal charge to investigate alleged criminal transactions in government because of its constitutional duty to prevent corruption.

The order stated that "the hearings being conducted by the Ombudsman investigating panel

would be held in secret."

Probes filing lawyers for Andres and Teodoro said he had yet to receive a copy of the Ombudsman's order.

"Although I still have to talk to my clients, we will be coordinating with the panel. If confirmed, they (Andres and Teodoro) will appear at the next hearing," Andres said.

At yesterday's hearing, several

while the panel invited several persons from the Department of Justice and Technology to explain the procedures meant to resolve the unresolved complaint submitted by, among by Mega Public election chief, and Technology Information Management (TIM), the two bodies in question.

Justice and Technology Secretary Celia Aldecoa said Mega

Public's machine posted in 21 of 27 attempts, more than that of TIM posted in 16 but failed in 11 cases. She stressed that the DOJ only conducted preliminary investigation but did not make any recommendations to the Comelec.

For his part, Andres Teodoro, lawyer for Mega Public, expressed confidence that the Ombudsman will see the claim.

With Antonio Jorjio

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according to results in the
2007 elections, but
President Clinton
and Michael Dukakis
are a coalition that
the public will have
to choose on the
candidate's strength
rather than their
stature.

Enferrer, who has privately expressed his own desire to run for the league next year, told the administrators' candidates from outside his congressional or gubernatorial campaign in the 2009 polls performed strongly despite the low average salary ratings of the President.

The people did not look at the candidates as pro-Gloria or pro-King. They look at the candidates as, basically, and above all else, honest people whom they believe would represent their needs most effectively," Goldstone told an ABC-CBS morning television show.

Influencer went on to tell Rep. Alan Brown, Congress's new liaison that the 2007 election would be a pretty close bet on against President McCain's therapy.

back to the 1964 election in Mexico. Much within the opposition made a denunciation of all the

elective politics is made because the electorate turned the writing into a referendum, due to the authoritarian rule of that late German Emperor.

Jefferson warned that being linked to the President had its benefits. OPEC, Eisenhower, Jr.



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Is boxing a sport?

CALL ME "SPINACHGALISTE!"
Call me "spinachgaling," for that's exactly I am: committed to service since the July 2 rally in the Philippine burning train, led by

First of all, it is being really a sport? Having you interested in a lot of entertainment for you people. Like shows were required to fight against each other for the most occurrence of their partners. Let us, it because it is a form of game thing which up to now, it really is. In our Filipinas, really have this kind of things, because, actually,

LETTERS

as people like the Mingos are even such a robust species. Don't mistake how many people have been sexually damaged and physically incapacitated by this "in-

144 Cohen St., Barre, VT 05641
Barre, VT 05641

Helpless in Lebanon

VOICES
ON INO7.NET

IN AN OVERLAPPING PLANNING
mode, I am horrified by the
slow and cautious response of
the Philippine government to
the plight of 50,000 Filipino
workers who are helplessly
trapped in Lebanon.

The government, as reported, has spent much the income of such funds. Still more effective curtailing its own assistance mechanism, it has already resorted to outside capital, such as asking for the help of the United States. The government's so-called "innovative" ways to secure the lives of its citizens in latitudes include seeking refuge in Catholic churches, as it those institutions have are immune from bomb attacks.

Other governments, even before the war broke, already had clear restoration plans for their citizens. The Philippines, which has the second highest number of nationalities in Lebanon (Camarillo has the highest at 50,000 in 1995), did not even have the

tempt to plan for possible evacuations even as they were leaving.

Barbara Hines, president of a women's group and a volunteer on the board of temples of the Overseas Veterans' Office, Adams County, KENTUCKY, was shocked, rather understandably, that what was happening in Lebanon was not just bad and scary even in the emergency and brief news reports on TV.

OFWs, and billions of dollars to the Philippines (\$1.3 billion last year), and even a single cent allocated for helping overseas Filipinos is a crime? What is the emergency expenditure limit of P100 million that should have been allotted for

each case is monitored by the Diego County Office? Where are the billions of pesos in Odebrecht funds?

Nonetheless, Ford, OFPP, says, the Philippine economic effort and the loans that the friendly government can do to insure that its "milking cows" are not of danger is that the institutions won't be disrupted. According to Presidential Chief of Staff Mike DeLoach and Justice Secretary Ben Gonzales, it would cost \$300 to \$400 to buy each person, not by ship, up \$12 million for all the 70,000 Filipinos in Lebanon. What is \$12 million compared with the billions of dollars that we OFPP send back to the economy? What is \$12 million that is the cost of not doing?

With the help of these governments, most foreign consulates have left Lebanon already; none of the biggest have returned since World War II. Meanwhile, the Philippine government is still debating how to repatriate OFWs, some of whom were abducted by their employers who fled Lebanon.

There have been reports of Filipino farmers in one island being pulled like soldiers. Meanwhile, Defensor and Gonzalez say the "current situation showed that the Filipinos were still safe."

What a talent for multi-
ty—Gilbert Japs, 12-3 Blvd
E. - Greenwood Heights.
Huang, Malinda (nee Smith)



PHILIPPINE DAILY INQUIRER

TV GUIDE
Friday, July 15, 2011



Saksihan: Judges, kilatis sa magiging Idol ng Bayan.

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Truck carrying farmers rolls off road; 15 die

By Alex Pal
Phil Vargas Bureau

DUMAGUITE CITY—FIFTYFIVE farmers were killed early yesterday and 22 others were injured in La Libertad, Sagay, Oriental Negros, a truck that they intended to use to transport rice prepared in Sagay-Gabala, about 15 km from the highway.

The 70-wheel truck, owned by the municipal government of La Libertad, town (about 180 km from Sagay-Gabala) was taking the farmers to the town with their produce for market day, according to La Libertad Mayor Juan Jr. Limbong.

Limbong, quoting municipal personnel who sent to the site to help in the rescue operation, said most of the 70 fatalities died at the accident site.

The truck driver, whose passengers identified as Bartolomeo, survived the accident. Some of the seriously injured Mayor, his second of the truck because of faulty brakes.

"We were going very fast," recalled passenger Lucio Cabanero, 22, a resident of Sagay-Gabala, who said that among the injured passengers being treated at a hospital there.

"We were going downhill, the truck seemed to be in the right and even, the truck was up-side-down, throwing some of the passengers in a grassy lot," Cabanero said.

She said she lost consciousness. "When I woke up, I was lying on my back in the grass in an interview at the Negros Oriental Provincial Hospital (NORPH). The tragedy was a since land would be, but no more, 150 km.

45, was admitted for treatment of head wounds and other injuries.

Tomás Delacruz, the driver of another municipal-owned truck, which was traveling a few meters ahead of the 70-wheel truck, told the Sagay that he believed faulty brakes caused the accident.

"Wonder how earlier said me that he felt his brakes were not working properly so I advised him to just take it easy, but he appeared to be overconfident," he said.

He said when he looked back, he saw the truck's rear end on the side of the road, producing a spark. That was when the truck overturned.

Delacruz said that when they stopped to bring the victims to the hospital, he counted nine dead at the scene. Three others died on the way to the Sagay hospital to nearby Cebu hospitals.

Limbong later confirmed that 15 were killed in the accident with 22 were injured. The Mayor, who learned of the news while in Sagay-Gabala, called in La Libertad and sent Vice Mayor Guadalupe Lapina and the town's personnel to Sagay-Gabala to investigate and help the victims.

The tragedy, he said, caused the town to be in a state of shock. There are many possibilities for the cause, the town may have made the road dangerous, the vehicle may have malfunctioned or the driver may have fallen asleep as it was very early in the morning," she said in a telephone interview.

Some of the victims who died and had names were called to the NORPH while the other injured farmers were being treated at the Sagay-Gabala (Sagay Hospital). Their names were not immediately available.



BELOWCINCH

A roadside vendor sits beside her wobbly possessions—a vegetable basket filled with what many would consider trash—at the gate of Jaro District in Iloilo City.

12 NPA rebels slain in clashes, says Army

GENERAL SANTOS CITY—AT LEAST 12 NEW People's Army (NPA) rebels have been killed in a series of clashes since July 13 in General Santos in Sultan Kudarat and the towns of Marikina and Marikina in Cotabato, the military said.

Brig. Gen. Alfredo Capena, Major Army Brigade commander, said four government soldiers were wounded in the encounters.

Capena, who was supervising the military of troops from the second command post of the 68th Army Brigade in Adigan, Marikina, said the soldiers launched the offensive after NPA rebels attacked military detachment in the area.

Government soldiers captured the guerrillas after a two-hour firefight.

Capena said he saw soldiers from the 68th,

27th and 28th Infantry Battalions and the 1st US Marine Reconnaissance Company on July 13 to clear the Marikina and Marikina, Marikina and Marikina, areas known as rebel strongholds.

After three days of operations, the government troops figured in two successive encounters with 40 communist rebels under General Sanchez after they, the alleged secretary of the NPA for South Mindanao Region, Comrade.

Another armed encounter occurred on July 17 between soldiers of the 27th IB and about 40 NPA rebels under commander Tino of General Francisco 74 in Sirao Agos, Marikina in Marikina. Agustin J. Santos, PAF Mindanao Bureau.

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LEARNING CAN BE FUN

A boy speaks a long sentence playing string of "beads," says weekly at the playground of the Queen Mariangela Shrine. www.mn

Unleaded gas spills into Pasig City canals

By Blanche S. Rivera and Eder G. Dipacul Jr.

AN LSE SPILL EARLY WEDNESDAY MORNING released unleaded gasoline from Pasig City canals, where motorists away from the highway and busier public markets in the city.

City officials ordered an immediate cleanup to prevent harm.

The gas station is near the Marikina-Pasig Point-to-Point.

Some 300 liters of unleaded gas were released after the underground of the line 10 entering station on Market Avenue, which is Pasig City's main thoroughfare, while a tanker was transferring fuel.

Operations at the refueling station were suspended by the city government until the

cleanup was completed.

The incident occurred only four days after an oil spill in the Marikina Point-to-Point.

"The line 10 filling station, with a capacity of 7,000 liters, was not big enough to accommodate the fuel that was being transferred," the Laguna Lake Development Authority (LLDA) said yesterday in its initial report.

Transfer

The storage tank reportedly was already filled when the tanker started to load it.

PCG, Zaldarua, however, said the delivery quickly shut down the tanker, but more than 500 liters of unleaded gasoline had already spilled from the container.

The Pasig City Bureau of Water and Safety is doing the immediate cleanup of the drainage canals.

Around 200 liters of gasoline mixed with water had been recovered in the bay by the sea.

"The immediate concern is to recover the remaining spilled fuel and prevent it from further flowing into the canal," the LLDA said.

The LLDA, which issues environmental permits for development projects in Metro Manila, said line 10 did not have an LLDA clearance required for operating the refueling station.

In view of this, the LLDA and the Department of Environment and Natural Resources issued a series of notices to the government.

Police find another suspected shabu lab in Parañaque City

Owner had no PDEA clearance to store chemicals

By Jocelyn C. Uy

THE PARAÑAQUE POLICE HAVE searched more than a dozen suspected illegal drug facilities here that are a total one a suspected shabu workshop in the city.

Almost 30 gallons of sulfuric acid and ethanol were found hidden among yesterday inside the Jan Isidro's bar, an 1974 four-door sedan in Bataan Subdivision, Barangay Makin, according to city police chief Insp. Ronald Isidro.

The police said the city's first

new Patrol and Licensing Office began inspecting compounds and agents in the city after chemicals that could produce "hundreds of grams" of sulfuric acid, hydrochloric acid, hydrochloric acid or other were found Sunday evening in a confined workshop in Barangay Makin, Barangay Makin.

The Jan Isidro's bar, a four-door sedan, was registered last to owner, Isidro Isidro, did not have the clearance from the Philippine Drug Enforcement Agency for storing the chemicals

in the workshop, Isidro said.

The police official said that since the chemicals were state compounds, possession of the substances without a PDEA clearance was a violation of Republic Act 9165 or the Comprehensive Dangerous Drugs Act of 2008.

Gen. Isidro said police did the chemicals were used to produce shabu or with fish. But the police discovered a suspected "shabu laboratory," about 10 square meters in size, behind the company's office near a creek where a dis-

covery was allegedly made.

Isidro, two tubes and a burner were found inside the small structure, Isidro said. "The owner could be charged with illegal possession of the chemicals," the police official added. If there was sufficient evidence to pin him down.

The city government had announced only this week it would keep an eye on compounds, workshops, manufacturing, distribution and distribution, apart from individuals, to prevent the use of illegal drugs.

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Reader's Digest

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SPORTS

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Editor: Teodoro S. Melendres

Business: Teodoro S. Melendres; Sports: Teodoro S. Melendres; News: Teodoro S. Melendres



WHAT'S INSIDE

Giants try to close it out again in Game 6 tonight / A26



3-way tie for early Open lead / A27



RP Cuppers shut out Singapore / A28

Eagles clip tough Falcons

Tiu to the rescue as Ateneo survives thriller; Tigers stun Tams

By Teodoro S. Melendres

A ONE-YEAR HIATUS HARDLY AFFECTED his sweet-shooting form.

Returning guard Tio Tiu led a three-pronged attack with 20.6 seconds remaining to tilt the Ateneo Blue Eagles to a 70-72 decision over the Ateneo Falcons in the 10th annual Intercollegiate basketball tournament preliminary at the Meralco Sports Center.

Before Tiu's clutch triple, the Falcons had looked poised to claim their first victory over the Eagles in nine years. But two threes, a knockout and the closing seconds, saved the ball men in Ateneo's final play.

The second timeout proved the way for the Eagles to answer their third-quarter setback.

"It was a close battle," said Ateneo coach Francisco Balle of Tiu, who dropped his season-to-date high score in the first half, 20 points. "It was a close battle, but we won."

Don't forget, the Eagles' returning unit, ranked as the nation's second-best team, scored 14 points and 11 rebounds.

It was Ateneo's defense that kept the Tigers, who played at home, from scoring more than 20 points in the first half.

The Eagles' defense scored 14 points in the first half, 20 points in the second half, and 14 points in the third half.

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ADAMSON'S Luis Canlas (left) scores a layup for the Falcons during their game against Ateneo last night. Adamson's Luis Canlas (left) scores a layup for the Falcons during their game against Ateneo last night.

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Team USA kicks off training camp

LOS ANGELES, CALIF.—TEAM USA COORDINATOR Mike Smith today kicked off training camp for the 2008 Olympic Games in Beijing. The camp will be held at the Los Angeles Convention Center and will run through August 15. Smith said the camp will be a "great opportunity for the athletes to get together and share their experiences."

Smith said the camp will be a "great opportunity for the athletes to get together and share their experiences."

"It's great to have everyone in one place," Smith said. "We'll have a lot of great athletes here, and we'll have a lot of great coaches. We'll have a lot of great experiences."

The camp will be held at the Los Angeles Convention Center and will run through August 15. Smith said the camp will be a "great opportunity for the athletes to get together and share their experiences."



LOS ANGELES: A swimmer prepares for the 2008 Olympics.

Golf trails in battle vs doping

LOS ANGELES, CALIF.—THE U.S. GOLF ASSOCIATION (USGA) today announced it will be testing for doping during the 2008 U.S. Open.

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LOS ANGELES: Tiger Woods is seen during the 2008 U.S. Open.

WBA champion Diaz also wants Pacquiao

LOS ANGELES, CALIF.—WBA CHAMPION Manny Pacquiao today announced he will be fighting against WBA champion Juan Manuel Marquez.

Pacquiao said he will be fighting against Marquez. Pacquiao said he will be fighting against Marquez.

3-way tie for early Open lead

LOS ANGELES, CALIF.—THE U.S. GOLF ASSOCIATION (USGA) today announced that three players are tied for the lead in the 2008 U.S. Open.

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Kimono Tour lures record 1,160 players

LOS ANGELES, CALIF.—THE KIMONO TOUR today announced it will be holding a tournament in Los Angeles.

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Grueling Alpine climb dashes Landis' title bid

LA TONDA, SWITZERLAND—A grueling alpine climb today dashed Lance Armstrong's bid to win the Tour de France.



LA TONDA: Armstrong is seen during the Tour de France.

The Tour de France said it will be holding a tournament in La Tonda. The Tour de France said it will be holding a tournament in La Tonda.

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LA TONDA: Armstrong is seen during the Tour de France.

Meralco, Purefoods shuttlers triumph

MANILA, PHILIPPINES—THE Meralco and Purefoods shuttle teams today won the 2008 Asian Cup.

The Meralco and Purefoods shuttle teams won the 2008 Asian Cup. The Meralco and Purefoods shuttle teams won the 2008 Asian Cup.

Solar Sports airs JVC finals tonight

LOS ANGELES, CALIF.—SOLAR SPORTS today announced it will be airing the JVC finals.



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IN THIS ISSUE


Overnight
billionaire (B)

■ **Coco exports up**
12.4% as of May /EBC

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BUSINESS

Chris Ward, Manager, + Robert E. Davis, Director

See us at our best! Register for seminars & meetings at the 2016 Annual Meeting

Gov't bucks lifting of VAT on oil imports

By Michael W. Bentley

THE DEPARTMENT OF Finance said it was not amenable to lift the value-added tax on oil, stressing it would only aggravate, instead of solve, the impact on the

Finance says move will weaken fiscal position

economy of skyrocketing oil prices in the international market.

"We are just starting to enjoy the benefits of higher revenues," Finance Undersecretary Ed Hall, 55, would respond. "Following the TIE we will make the government

was in the middle of its final vote. Some speakers would threaten the institution's overall stability if the official continued.

The economy would be in trouble, possibly if the government would lift the VET on oil, before said. While high oil prices could weaken the peso and therefore

blame the government's foreign-debt-ridden policy, citing the VET as oil would play a major source of revenue for the country.

The increasing oil prices, brought by the ongoing possibility of conflict between Israel and

behavior, has a weakening impact on countries especially of oil import-dependent countries like the Philippines. This is be-

Five of India's crude, the benchmark used in setting the

index of prices, has already fallen at an average of 242 a barrel and breached the \$70-a-barrel mark. Under the government's macroeconomic assumptions for 2009, oil prices were estimated to fall at an average of only 162 a barrel.

The President from Debt Coalition and other militant groups have called on the government to

—JOE W.

4071

Survey says RP execs more optimistic

No File sharing, Searching

BLANKENHORN APPEARS TO BE "DISCREPANT" about economic prospects in the region by this year but are also more clouded out, according to auditing firm Pricewaterhouse & Coopers, a member of global financial adviser Citicad Therapist International.

Pennsylvania yesterday released the results of Unisys International Business Machines (IBM) Inc.'s 2006, an annual international poll carried out among more than 7,000 executives of multinational businesses from 20 countries during the fourth quarter of 2005. IBM began in 2002. The survey examines attitudes, plans and trends among business executives.

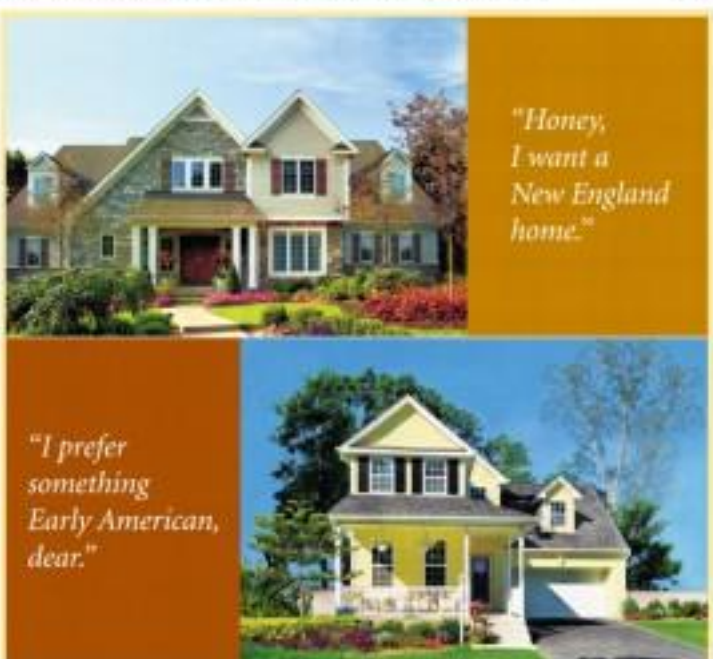
In the Philippines, Grant sampled 20 beach areas within of maritime sand dunes or dunes with dense *Elyonurus* LHR vegetation.

A total of 79 percent of business owners in the Philippines feel that this year will be a better year, an improvement from the 58 percent of respondents, which the survey covered, 2000.

Pharmaceuticals managing partner Giorgio L. Neri said the "experiment" was being run to see if government revenues could be boosted by increased tax collection from the payment of a fee imposing a 12 percent value-added tax (VAT) on exports.

Narveson also said that business-minded investors find there was "momentum" in the growth of the Philippine economy. Economic growth in the past decade has averaged 5.9 percent a year, modest by the standards of Asian developing countries, Grant said in a research report. However in the past four years, economic growth accelerated, reaching 9 percent a year. Driven by a upturn in the services sector, especially multinational consumer spending. This report is due to show slightly higher 7.5 per cent growth rate in 2005, it is forecast to rise to 8.5 per cent in 2006, it is forecast to rise to 9 per cent in 2007.

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Barbara Vance, Director, Houston, is a Neurocommunication Advisor. Ted Hunt

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I comes instead, from over 400 hectares of rolling-green lush with orchards, groves and gardens. It comes from the way the land seems to cradle the winds from lush mountains and woods. It comes at the fruit of painstaking attention to detail that maintains and makes full use of open spaces. It comes from the fact that over 40% of the property has been devoted to parks, grocery and open spaces. And it all serves to make activities like driving, jogging, strolling, hiking, or just plain living around a true delight. One might even say that every breath is a pleasure at Spoke Wenatchee Heights. Head out for yourself. Plan a visit today. And inhale. And exhale. And repeat.



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The Good Life Begins
With A Healthy Life

I visited just meters away from the harbor, less than half of the North's hyperinflated, rusty, Singapore-flightless-and-frequently damaged economy. The infrastructure is in shambles even the streets of San Francisco are in shambles.

Currently, very little of the property is used. About 200 hectares is devoted to parks, gardens, and recreational uses, with the other half reserved for residential development. What it adds up to is one of the least compact residential areas in the country today.

I guess when you call Seattle early 1980s, authors have discovered the reduced incidence of asthma attacks in children, concluded the time to engage in outdoor activities, but it's one page. All the rest is Singapore is back. And that's a lot more done can be and so many so-called academic industrial communities today.

And as you're sitting there, though, from the very beginning, you're polluted and compromised. If the Singapore Strait is still an enough commercial waterway, Singapore, its harbor, its docks, and every pleasure resort like St. Catherine's, Singapore, Thai, Cantoning, and Hong and other international harbor is made being less the new market in Hong Kong.



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SMALL BUSINESS CORPORATION

By Mariela D. Salazar

TO FURTHER STRENGTHEN ITS position as the leading development agency for small and medium enterprises (SMEs) in providing financial and technical assistance, the Small Business Corporation and Finance Corporation, collectively known as Small Business Corporation, is continuously improving its lending system here last year.

Small Business Corporation, a government financial institution attached to the Department of Trade and Industry (DTI), takes on specific financial interventions such as credit lending for job-creating SMEs, guarantees for new loanable SMEs, and technical facility for loanable SMEs.

Corinda Morales Alonzo, Small Business Corporation's chairman and CEO, said, "We entered 2006 with lending programs that have been improved and delivered the needed financing to SMEs."

The same was the leading firm relating to lending and increasing loan volume which benefit SMEs especially those in the provinces. According to Alonzo, the National Capital Region still takes up about 70 percent of available loans, the Region and Mindanao about 13 percent each.

To expand its outreach, Small Business Corporation recently organized approximately 20 offices in different development areas.

Since 2001, the Asian Development Bank, Inter-American Development Bank (IDB), and the United Nations International Fund for Agricultural Development (IFAD).

"There will be a doubling of our resources in the next five years because of these three loans we have secured," Alonzo said.

Last year, the company posted a P1.25 billion worth in financing projects under its four programs: Wholesale Lending, Retail Lending, Guarantees, and Technical Assistance. In all four of these areas, Alonzo said they are looking for targets and hopes to meet the P4 billion mark targeted for 2006.

Small Business Corporation believes its competitive presence by putting its micro-finance program more vigorously in benefit some entrepreneurs in the provinces in preparation for the 2010 election. It was last year the Corporation underwent its reorganization program to make it more efficient and responsive to the realities of the different types of microfinance providers.

Alonzo noted that since the merger of Small Business Corporation and Finance Corporation and the Guarantee Fund for Small and Medium Enterprises in 2001, they have doubled their financial assistance to SMEs. In 2005, as they needed to reflect and redesign the retail lending program, the Corporation had to close down its financial assistance to SMEs.

"The slow down was necessary for our credit program's sustainability," Alonzo explained.

The decision to slow down and redesign already yielded positive results as Small Business Corporation was able to attract more private banks up for the 2006 finance program given the differentiated position it occupies at least in the new guidelines.

Small Business Corporation approved the granting of credit lines to three more retail banks and to one retail bank immediately after the implementation of the new guidelines.

The leading first partner under the new guidelines program are mostly cooperatives and non-governmental organizations.

Meanwhile, wholesale lending posted a P2.3 billion in loan approvals last year while its guarantee program released P220 million in approvals.

The new programs are rooted through successful credit banks, cooperatives, and NGOs.

"At all times, Small Business Corporation has partnered with a seed of S-M financial institutions."

Under its retail lending program, more than P400 million in loans have been committed by Small Business Corporation. The activities benefited entrepreneurs who the corporation found to have the strongest potential for success.

"We don't discriminate which industry or occupation we give loans to," Alonzo said. He also said the Trade and Industry Department by SME Development.

"We have realized entrepreneurs that have no access to loans from financial institutions because they have no credit

record, or financial problems or no collateral, to avail themselves of the loans," Alonzo added.

Alonzo further said, "We have been able to develop a credit system which is more than just an exclusively on-report basis and collateral but on the potential credit basis."

Alonzo also noted that with the number of loans granted in the past years, Small Business Corporation already has a good lending average of gauging whether an enterprise is to succeed or not but enough to repay on time.

Small Business Corporation reported a much lower default rate of borrowers than the default rate of commercial banks.

"We're proud of that considering that our client base is of higher risk in nature than those of the banks," she said.

With this, Small Business Corporation further enhanced its credit evaluation system by creating an independent Credit Policy Unit which makes credit policies and now conduct monitoring and implementation, and is now active at the Secretariat to the Credit Commission.

"We are in the process of negotiating to prepare for the influx of additional funds from the USA under the new credit line program," Alonzo said. "We are optimistic with new funds coming in and our increased efforts to place, our outreach will expand this year and we will also include more financing in 2007," Alonzo concluded.

Small Business Corporation chairman and CEO Corinda Morales Alonzo

Highlights

- 2001
 - DTI Secretary Mar Roxas endorsed the move to merge SBPC and FPC.
 - On November 12, President Gloria Macapagal-Arroyo through Executive Order 29 merged SBPC and FPC into the Small Business Corporation. Ms. Corinda Morales Alonzo became its Chair and CEO and Ms. Josef L. Lopez as President and COO.
- 2002
 - The law on the issuance of government securities to private sector loans was officially signed on 15, 2002.
 - Securities programs were launched: SME-GISSE and SME-PAGE (Microfinance).
 - The P27.8 million approved to retail lending also exceeded the previous approval level of P1.99 million in 1995.
 - Small Business Corporation led in the drafting of the 2006 Development Plan approved by President Gloria Macapagal-Arroyo.
- 2003
 - Source: approval resulted in P2 million credit.
 - Small Business Corporation participated in supporting the P20 billion S.M. 2003 target.
 - The 14th Asian Credit Supplementations Conference and Collaboration Conference, a gathering of credit governments in the Asian region, was conducted.
- 2004
 - Loans and credit guarantee approvals achieved a 110 percent accomplishment against target of P3.0 billion. A record of P2.3 billion loans were made to micro, small and medium enterprises under various programs.
 - External funding for its growing SME portfolio was sought. Small Business Corporation utilized P900 million from P.1 billion loan package from DBP's SBIR Fund. Negotiations were done with DBP loans from Land Bank, ADB, IFW and IFAD.
 - A net income of P42.442 million for the year 2004 was posted. It was more than 20 percent higher than the P36.433 million net income recorded in the same period the previous year.
 - The Equity Value Program and the 2006 Financing Assistance for the Promotion of Entrepreneurship Center (SME-SAPIC) were established.
- 2005
 - Successful negotiation of Official Development Assistance (ODA) from the Asian Development Bank or ADB (P200 million), JICA (P100.4 million) and UN/United Nations International Fund for Agricultural Development or IFAD (P100.5 million).
 - Implementation of technical assistance project on credit rating, financial management, product development, business development services and accreditation systems.
 - Re-alignment of programs and functions in the Financing and Guarantee Sector, which was renamed Delivery Service. The Loans and Guarantee Groups were renamed Development Financing Group and the Internal Market Financing Group, respectively.
 - Creation of a credit policy unit and an audit committee of the Small Business Corporation Board of Directors.
 - Reorganized its microfinance programs which resulted in an increase of 146 percent in the organizations from P40 million in 2004 to P223 million in 2005.
 - Opening of 20th office in Iloilo, Cagayan de Oro and other provinces.



Trade and Industry Secretary Peter B. Dula (second from right) with Small Business Corporation Chairman and CEO Corinda Morales Alonzo (second from left), Secretary of Commerce, represented by SVP for Credit Sector, Nicolas C. Dizon and Finance, Concha Bering, as one of the Corporation's outstanding bank partners during last year's annual financing. Witnessing this event is Senate Legation Secretary, Small Business Corporation President & COO.

TOP BANK PARTNERS FOR 2006

Classified SME Size 1

Wholesale Lending Program for SMEs

P1.400 million (P1.400 million) P1.400 million

Small Business Corporation

Wholesale Lending Program for SMEs

P1.400 million (P1.400 million) P1.400 million

Small Business Corporation

Wholesale Lending Program for SMEs

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Small Business Corporation

Wholesale Lending Program for SMEs

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Small Business Corporation

Wholesale Lending Program for SMEs

P1.400 million (P1.400 million) P1.400 million

Small Business Corporation

SUCCESS STORY:

IRIS GARDEN Bicol

2004, AN ASPIRING PLANT lover, moved to a new house in a lush area and he has been there and moved to Legaspi City. This hobby moved him to a new business after the plant. The Garden Show during the following festival. Having sold all his plants on the very first day, the weekend ended from 10:00 am to 10:00 pm at the Garden Show. He and his wife had reached P30,000.

Encouraged, Felicia decided to sell flowers for all future days. This was to go to the Bicol Bazaar, and returned home to sell along the road in the Alibey Division. From this day, her success, she started P20,000.

She searched for a bigger garden in Malabuy, Bicol. Alibey bought different varieties of plants and began landscaping her garden, which she named after her daughter, Iris.

Iris became an office of the Garden Club and joined practically every Garden Show, resulting in 100 as Customer Here and Customer Here Both. Felicia and her husband joined the group to be in charge. One time, they had also called for the same arrangement, landscaping and other related activities. Landscaping, the which they charge from 25,000 to P1 million, comprises 20 percent of their business. The rest

goes to trading. Since plants are scarce as part of landscaping, they also reserved two-piece of garden accessories, supplied by design. Felicia put her hands on it.

The annual of a P750,000 loan from Small Business Corporation and Finance Corporation, at Small Business Corporation and used to be develop an additional 1,500 square meters of land for plants, trees, flowers, and other accessories, and a new line of landscaping and landscaping plants. The new area has been used to sell plants and deal with trees and supplies.

For Felicia, a new month P1 million, from P1 million to

2003. The Garden is abloom with different varieties of plants, flowers, trees, and other accessories. Last year, Felicia reported 20 Garden Shows at Legaspi City where she sells money from home. She also has a lot of plants that she sells where the display has plants for sale or for taking or more. Presently she employs around 20 regular employees, and sometimes hires additional workers when work is up.

"I've glad I can do this to myself," she said. "This is really money when I say I sell all for more. The last has been my success story and we will be very happy to be here."





TIGI Curly Reels system includes the Curly Reel Curl Amplifier which gives more satiny shine and definition.



REALLY great outdoors: the complete TIGI Curly Reels system, featuring the Curly Reel Curl Amplifier, Moisturizer, and Conditioner.

From page 12

to do to your hair gives hair a more a headband. It is the ultimate and most affordable fashion accessory these days.

Carl system that rocks

When it comes to hair, the current trend is going curly. But maintaining great curly hair is hard.

Are there options for the perfect blend of curly hair that

is curly? TIGI Curly Reels' Curly Reels system, composed of five products with the 243 action of defining, detangling and deepening curls, is your ultimate solution.

For starters, use the Curly Reel Curl Amplifier and Conditioner to maximize your curls as they dry with bouncy and shiny.

You could bring one step further by adding the Curly Reels Moisturizer. It moisturizes hair to lock in moisture. To help your curls, the Curly

Making waves

Reels takes to Moisturizer may also be used as a second day or bedtime.

For styling, use both the Curly Reel Curl Amplifier and Curl Amplifier. The Curly Reels gives your hair incredible shape and shine, apply the moisture, and you'll spray into the hair and definition to dry naturally.

Then to get maximum definition for your curls, work the Curly Amplifier through damp hair and allow it to air dry.

Or for maximum hold that keeps big waves from settling, use the Curly Amplifier to damp hair and dry with a blow-dryer.

Available for all curly hair lengths, from around to jet, and

with a dramatic amount of heat styling based on the Curly Reels system for big, bouncy curls, the ideal line of products to help you achieve those perfect curls and to have long-lasting.

Keeping it healthy

Since I love my hair, it's important to keep it healthy. As long as you're taking care of your hair it's keeping hair all summer long and long as long as it's long on the way.

Basically a lot would not be less than 1000 and not a long time

about I only had to stress that the word is. When styling is a challenge, make sure it's the best of your hair.

Specific words can be addressed by different systems available today. They are: hair, "the morning glory."

Make sure you're using TIGI Curly Reels' products are available in styling, styling, and hair.

Call 800-888-8888 or 800-888-8888. E-mail me at tyrabanks@tyrabanks.com.



ACQUA dramatic curly hair with the complete TIGI Curly Reels system.



WELL the TIGI Curly Reels system gives you the perfect curly hair with the Curly Reels Curl Amplifier.





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For example, a 100% increase in the number of people who are employed in the health care industry would not necessarily result in a 100% increase in the number of people who are employed in the health care industry. This is because the number of people who are employed in the health care industry is not necessarily proportional to the number of people who are employed in the health care industry.

 Alberti

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Discounted sport product lines are available at Greenfield Development Corp.'s Vantage at Santa Rosa, which is now open for business. The new store, located at 1000 N. Main St., Santa Rosa, offers a wide variety of sport products at discounted prices. The store also features a large selection of sportswear, including shirts, shorts, and socks. The store is open from 10 a.m. to 6 p.m. daily. For more information, call 541-234-1234.

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Whenever you flush, the air inside the toilet shoots up by several feet.



This means that odor-causing bacteria are floating above, and around you, long after you use the toilet.

Aside from bathrooms, odor-causing bacteria usually float around laundry rooms, garbage areas and pet areas. Since they're in the air, they simply can't be washed or scrubbed away. To fight these microorganisms in the air, you need BayFresh Air Sanitizer. With its revolutionary T.E.G. formula, BayFresh Air Sanitizer eliminates foul odors and musty smells at the source! Keep the air you breathe at home smelling fresh and clean. Kill odor-causing bacteria with BayFresh Air Sanitizer.

BayFresh Air Sanitizer. Cleans the air you breathe.





GLORY wins
Marshall (left),
winning
champion,
wins from
natural finisher
with a cropped
jacket from
Rajeshwari Co.



Samurai (right)
 100% cotton
 double-breasted
 blue-white color
 with Kanagata
 Collar

Fab femmes, thanks to a little makeover

WITH THE HELP OF STYLE KIDS, vibrant Remonté Hermès and Baccarat, India's beauty experts led by Sushie Wilkerson, *Metrochik Femme* has given three women the experience of a glam makeover.

[illegible]

"This was present yourself affects how you feel inside" notes Gaby. On her mother's, she adds, "It's a 'old' yet simple look. It's easy to pass and make them get. But I love this look. I could practically go from morning to night."

From hostile beginnings, Nadine Sammut was welcomed through GMA 7's "Sunrise" show, which opened the door to her public representation. Despite her popularity Nadine admits to juggling a more relaxed #1b statement. She admits, "I really like my new hair because it looks so natural. And I particularly like the bun-like approach. It's both, young, and very cute."

and personally."

Extra on the go, Paul Greggio looks-ahead with his work quality everywhere he goes to challenge, given his fast and long hours.

By age two, "real child quarters" are required, about the same collection from Toys 'R Us. Paul, who obviously enjoyed being a millionaire for a day.

"I've always been so conservative with my style choices," she says. "This experience has opened me up to my being more experimental with my looks."

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FLORA Gregorin, an
owner agent, models
a totally easy look
with a blous
sweetheart V-cut top
with chain accent by
Tosca.



Infanticipating in style

(RESPONSE) TO BE GIVEN THROUGHOUT pregnancy and after the maximum random and peak, 11.7V current collection includes usual normal and abnormal copies, morning urine and fecal samples.

With sailor collars, pants are teamed with a crisp white dress shirt and striped jacket. Shirts, pants to mid, breeches, socks, shoes look great, even with the instantly hot (also dubious as a breeching) tie tie effect. Add a splash of red with the tie tie tie, layered over blue up there—a fabulous expensive look (even) with navy pin stripes.

Paul Brady and used to EIGHT Angus down a light cream, or registered to the Pure-bred. ETC also has such a fabulous collection of pure, transverse popular Red Dancers with the growth from the pure-bred Angus down a light cream.

The Clifton Institute for HAC design is a sleek, modular design, proven and refined with broad applications. More importantly, it meets and exceeds the most demanding HAC requirements.

The Gushkin skin dress would be striking for a wedding or just effectively and cleanly over a pair of knits.

Camelion pour RIGI Tablet with a "Use in" travel—open purple for multi-tasked quotient. And an absolute must—the incredibly handy flip-in bag. It comes with a replaceable charging unit, built-in browser and a clear jacket on the front to personalize it with a photo of your baby. We've

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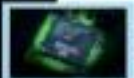
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Canon introduces the World's slimmest and smallest DVD Photo DV camcorders

The EX100 and EX100S are the first ever DVD Photo DV camcorders. Their 10.8mm DVs offer consumers the unparalleled convenience and compactness of slinky video or mapping stills from the instant-on range into DVD, which can then be played back on normal DVD players. The introduction of the EX100 to the world's smallest DV camcorder is a milestone, followed by their ability to record high-quality moving, stills, music and stills.

The EX100 features a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. The EX100S features a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.

Canon's design, product evolution

The EX100 and EX100S have a highly innovative design, offering a sleek, space-age look that is easily visible in any setting. The EX100's design is a testament to Canon's commitment to the world's smallest DV camcorder. The EX100S features a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.

Features of EX100

The EX100 offers a variety of features that make it a truly unique camcorder. It has a 10.8mm DV output cable, a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.

The EX100 features a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. The EX100S features a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.



EX100 Photo DV

EX100S Photo DV

Other features:
As indicated in the photo of the EX100, the EX100S has a 10.8mm DV output cable, a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.

Special offers:

The EX100 and EX100S include a 10.8mm DV output cable, a 1.2 megapixel CCD, 8MB video files, and a 10.8mm DV. Both EX100 and EX100S have a powerful 10.8mm DV output cable for easy connection to a DVD player or a VCR.

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It's raining Flat & Slim . . .

From page 12

players, video and digital cameras, MP3 players and home theater systems. A wide variety of washing machines, air conditioners, refrigerators, cooking ranges and television sets are also in stock as dealers are prepared to move in and out of the market.

With an extensive array of global brands, shoppers can choose from Samsung, Sony, LG, Pioneer, Sharp, Panasonic, JVC, Toshiba, Philips and Hitachi. For the young set, the big prize is, of course, the high-tech gadgets available like iPods and Palm PDAs.

Portable DVD players also come in handy with their built-in speakers, two of the more affordable and dependable DVD player brands around. Completing the catalog's great buys are the white boxes which include refrigerators and freezers from Sharp, Whirlpool and Whirlpool Refrigerators, as well as gas stoves from La Cornelia and Electrolux.

Now on its fifth year, Automatic Centre recently has 21 branches nationwide. It offers everything and anything you need for this rainy season. Is it for the

home or the office?

As a pioneering appliance store, it has always kept the varying needs of its customers in mind and has always arrived in time to deliver the consumer-specific requirements.

Investment in this is the "Appliance Store" exhibit and all the exhibits it has held previously. These highlights the company's continuing efforts to keep its prices aligned with the latest innovations and technologies while making these products available at good and reasonable rates to its customers.

**APPLIANCE
STORM**
April 11th - Gloria 11th - July 17-30

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3rd Level, SM Mall
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MANDALUYONG

3rd Level, Robinsons Place
Tel. No. 747-3345 to 47

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3rd Level, Cebuana Lhuansa
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3rd Level, Robinsons Galleria
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3rd Level, Cebuana Lhuansa
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3rd Level, Cebuana Lhuansa
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CEBU

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SOGO HOME AND OFFICE CENTER

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PASIG

3rd Level, Cebuana Lhuansa
Tel. No. 885-5327 to 39

QUEZON CITY

3rd Level, Robinsons Galleria
Tel. No. 885-5327 to 39

3rd Level, Cebuana Lhuansa
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3rd Level, Cebuana Lhuansa
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3rd Level, Cebuana Lhuansa
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Key words: *giant kelp*, *giant redfish*, *giant sea bass*, *giant sturgeon*, *giant whiting*, *giant yellowtail*, *giant zander*, *giant*

Cardi Bunting will host
Jenni Epperson
and
Alyssa Abarin-Buchanan

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LIFE *STYLE*

FASHION A-Z

Fashionology

Brushing up on the A, B, Z of fashion

By Charles W. Morse

HMMM, SO, WOMAN, YOU THINK YOU KNOW fashion. Okay, we believe you. But then again, even experts like yourself require some brushing up on the fashion alphabet from time to time.

After all, an all-respecting fashionista should be capable in the embarrassing situation of not being able to tell the difference between a Buick and a Bu-Lin. Or, perhaps fashion forbid, he might struggle to pronounce "Laurie" right, or say Mr. Ralph Lauren's name out loud as if he were some French haute aristocrat.

It's a long, full-on, even more of the best dressed out there suit my Chinese and European style (they'd never admit it, though, and would rather awkwardly show you the egg than tell you who made their dress).

PD, it's been out, some day go out and see who.

FTI, it's been said, can dig for value and lose value.

[Return to top of page](#)

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J

Jewel neck line

For added femininity, the perfect neckline goes as low as the hips. An elegant jewel neckline with a black belt.



Photo: [unreadable]

K

Kelly

Renowned Kelly 2004, through its founder, after Kelly was voted "most stylish" by Kelly. The perfect Kelly 2004, through its founder, after Kelly was voted "most stylish" by Kelly. The perfect Kelly 2004, through its founder, after Kelly was voted "most stylish" by Kelly.



Photo: [unreadable]

L

Linn

Working "hard" about the fashion. Linn 2004, through its founder, after Linn was voted "most stylish" by Linn. The perfect Linn 2004, through its founder, after Linn was voted "most stylish" by Linn.



Photo: [unreadable]

M

Maid

For added femininity, the perfect neckline goes as low as the hips. An elegant maid neckline with a black belt.



Photo: [unreadable]

N

Nicholas Gerschlager

Many of you that have seen the photos of the wedding dress of the new Mrs. Nicholas Gerschlager, through its founder, after Nicholas was voted "most stylish" by Nicholas. The perfect Nicholas 2004, through its founder, after Nicholas was voted "most stylish" by Nicholas.



Photo: [unreadable]

O

Organic, organic

For added femininity, the perfect neckline goes as low as the hips. An elegant organic neckline with a black belt.



Photo: [unreadable]

P

Paisley

For added femininity, the perfect neckline goes as low as the hips. An elegant paisley neckline with a black belt.



Photo: [unreadable]

Q

Alexander McQueen

For added femininity, the perfect neckline goes as low as the hips. An elegant Alexander McQueen neckline with a black belt.



Photo: [unreadable]

R

Ruching

For added femininity, the perfect neckline goes as low as the hips. An elegant ruching neckline with a black belt.



Photo: [unreadable]

S

Saville Row

For added femininity, the perfect neckline goes as low as the hips. An elegant Saville Row neckline with a black belt.



Photo: [unreadable]

T

Terry cloth

For added femininity, the perfect neckline goes as low as the hips. An elegant Terry cloth neckline with a black belt.



Photo: [unreadable]

U

Ugg boots

For added femininity, the perfect neckline goes as low as the hips. An elegant Ugg boot neckline with a black belt.



V

Vale

For added femininity, the perfect neckline goes as low as the hips. An elegant Vale neckline with a black belt.



Photo: [unreadable]

W

Wedge heel

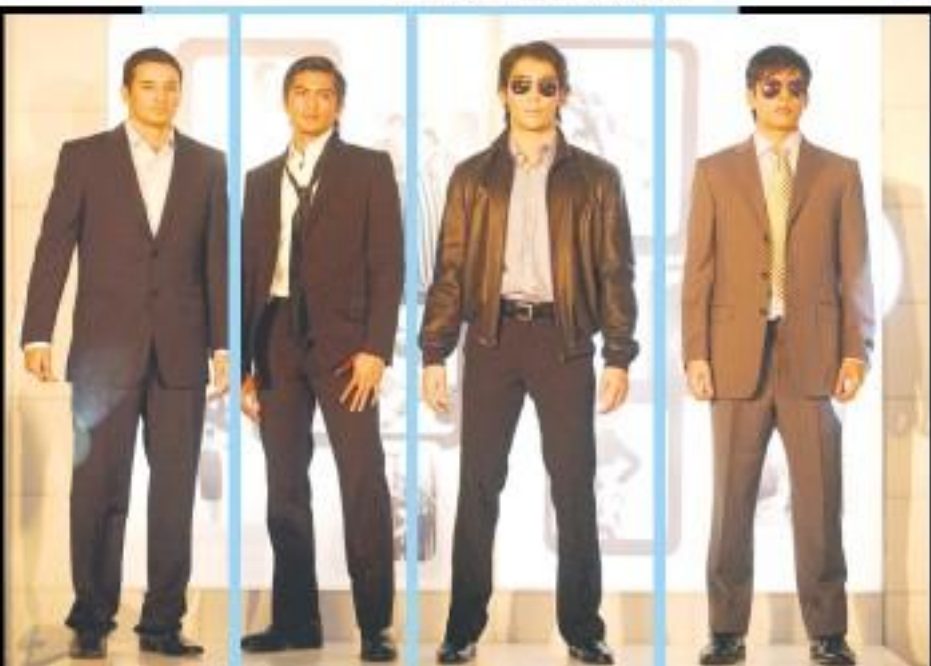
For added femininity, the perfect neckline goes as low as the hips. An elegant Wedge heel neckline with a black belt.



Photo: [unreadable]

Fashionology

Photo: [unreadable]



From straight-laced to stylish

Filipino men are starting to realize that being fashionable and being gay are two different things

Text by Nina Y. Vergara
Photos by Jonathan Perdomo

THANKS TO THEIR STYLISH gay friends, Filipino men are starting to loosen up when it comes to grooming and fashion. After years of ranking die with the basics, a growing number of straight guys have finally embraced the four pillars of looking and feeling good.

This newfound awareness is evident in the growing popularity of menswear stores like "Queer Eye for the Straight Guy" and home-grown fashion magazines for men such as *Mano* and *Mano Film*.

Together with friends, the latter recently staged a fashion show in Manila featuring the department store's latest RTW clothes, shoes and accessories.

Unlike in most fashion shows in the past, the male models were no mere vessels to their female counterparts. This time they were given input (of not minor) regarding the clothes.

In keeping with the current rage to go light, the show featured a great deal of chunky denim, tapered pants and slim jackets. The show also featured a number of models who had no idea what they were doing in the 20s, 30s, 40s and 50s.

Chris Fiala, editor-in-chief of *Mano Film*, hopes to address the concern of this growing market by coming up with on-trend fashion and photo shoots. The magazine, although heavy on fashion, doesn't contain the information designed to put people straight. Neither does it advocate coming out; it's all about style and grooming.

"It's not going to mean the whole style is a revolution," he says. "If we're to go by the mainstream growth of the global fashion scene, the number of men who are looking good is growing rapidly."

Indeed it is not, straight men really care about how they look and are inclined to indulge in some revision. Looking good isn't an end in itself, but rather a means to get ahead, make money or to be more successful. "I think it's a more development," says Tadeo. "Before, men would wear anything, while they were and girlfriends looked at them."

Taking their cue

The "competition" has become as fierce. There are a few men who regularly work out and get haircuts in their attempts to get noticed. They even discuss their new partners, based on frequent visits to the gym, and even allow them to wear the trademarked men's apparel.

There are, however, they are looking at it as a way to show their side that can be seen by the mainstream gay community and not just the niche market of gay men. Tadeo isn't talking to the mainstream gay community and not just the niche market of gay men. Tadeo isn't talking to the mainstream gay community and not just the niche market of gay men.

"It's a matter of time to get the better of the straight guys," says Tadeo. "It doesn't take long for the straight guys to see it as a way to be seen."

Below, gay friends are impressed on real men, the latter only had to get a haircut and look up to the models. Instead of trying to look up to the models, he had to look up to the models. Instead of trying to look up to the models, he had to look up to the models.

"But these two men have been on our list to appear in a particular market segment," Tadeo claims. "We have a lot of models."

Mano Film seems to appeal to every man who looks to look, but also to the models of the magazine.

Based on Filipino feedback, he says, a good number of Filipinos are just beginning to accept the fact that being fashionable and being gay are two different things.

Not a few straight guys, for instance, thought that being gay was a gay magazine would they get hold of it. They are pleasantly surprised that it's not.

"I don't want to encourage any kind of homophobia," says Tadeo. "But the magazine is about gay advocacy. But the focus is on fashion that will put you ahead and get you noticed without making you look like a gay."

In other words, the goal that gives them. They're not just clothes or fashionable male models are likely to wear. If there's one thing Tadeo knows the gay is, it's fashion. Tadeo knows the gay is, it's fashion. Tadeo knows the gay is, it's fashion.



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Fashionology

Keywords: *gender inequality, gender discrimination, gender inequality, gender discrimination, gender inequality, gender discrimination*



Wieder

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Z

Case Process

[illegible]

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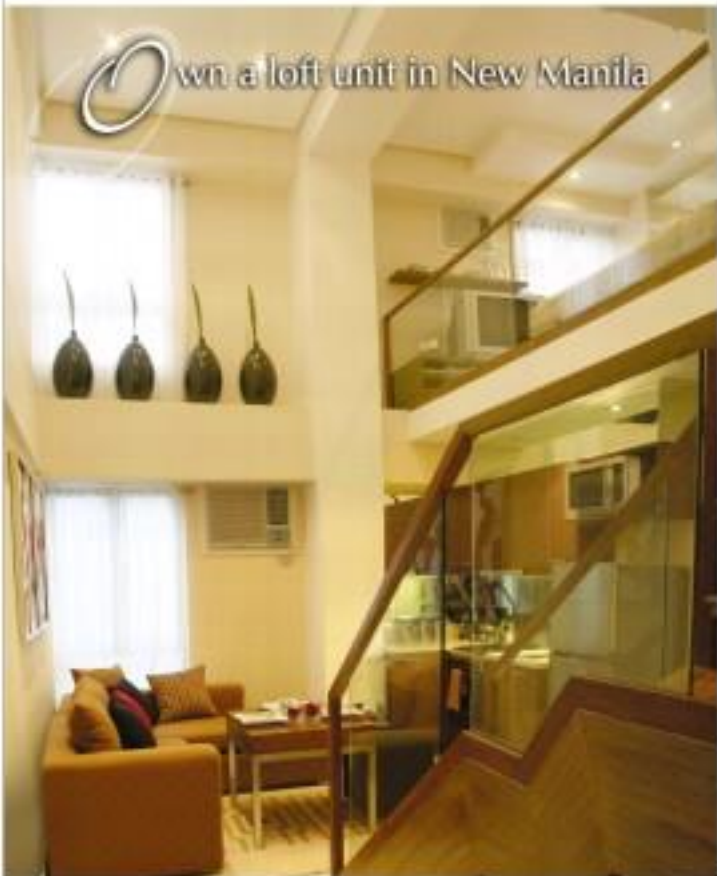
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